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Appl. No. 09/909,439
Amdt. dated August 21, 2006
Reply to Office Action of April 22, 2005

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Please amend claims 11-13, 16, and 18 as follows:

1. (original) A system for performing a financial analysis of proposed captive reinsurance options, comprising:

a server computer;

at least one terminal connected into a network with the server computer, the terminal receiving inputs from, and providing outputs to, a user; and

a software module run by the server computer for performing a financial analysis of proposed captive reinsurance options based upon inputs received at the terminal from a user, including reinsurance structure, type of reinsurance, net premium cede, new insurance written and portfolio loan-to-value mix, the terminal displaying results of the financial analysis to the user.

2. (original) The system of claim 1, wherein the software module calculates a gross premium cede and a ceding commission based upon the inputted net premium cede, and wherein the calculated gross premium cede and the ceding commission are displayed at the terminal to the user.

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3. (original) The system of claim 1, wherein, if the selected type of reinsurance is excess-of-loss reinsurance, the software module calculates risk tiers, which are displayed at the terminal to the user.
4. (original) The system of claim 3, wherein the calculated risk tiers include first and second attachment points.
5. (original) The system of claim 1, wherein the inputs relating to portfolio loan-to-value mix include percentage allocations of loans in the portfolio to defined loan-to-value categories.
6. (original) The system of claim 1, wherein the software module incorporates assumptions and captive reinsurance product data, which are used in performing the financial analysis.
7. (original) The system of claim 6, wherein the software module provides as a further output displayed at the terminal a list of assumptions upon which the financial analysis is based, including claims rate, prepayment speed, and pre-tax investment rate.
8. (original) The system of claim 7, wherein the terminal receives as an input adjustments to the claims rate, prepayment speed, and pre-tax investment rate, and wherein the software module performs a financial analysis based upon the adjusted values.
9. (original) The system of claim 8, wherein the adjustments to the claims rate, prepayment speed, and pre-tax investment rate are made by inputting a multiplier for each of the claims rate, prepayment speed, and pre-tax investment rate.

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10. (original) The system of claim 9, wherein each multiplier is inputted as a percentage, which may be over or under 100 percent.

11. (currently amended) The system of claim 1, further including a website administered by the server computer, the software module being accessed through the website.

12. (currently amended) The system of claim 11, further including an applications programming interface run by the server computer for providing access to a plurality of software modules through the website.

13. (currently amended) A website for performing a financial analysis of proposed captive reinsurance options, comprising:

an analysis web page including a first set of data entry boxes for receiving data inputs relating to proposed captive reinsurance, including reinsurance structure, type of reinsurance, net premium cede, new insurance written and portfolio loan-to-value mix; and

a results web page accessible from the analysis web page setting forth results of a financial analysis automatically performed by a software module based upon the inputted data, the results web page including a listing of assumptions upon which the financial analysis is based, including claims rate, prepayment speed, and pre-tax investment rate, and a second set of data entry boxes for receiving adjustments to each of the listed assumptions.

14. (original) The website of claim 13, wherein the results web page displays a summary of the results of the financial analysis, and wherein the website further includes a details web page accessible from the results web page for displaying a detailed version of the results of the financial analysis.

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15. (original) The website of claim 13, wherein the website includes a main menu web page providing access to the analysis web page and further providing access to other web pages performing other functions relating to mortgage insurance.

16. (currently amended) A method for performing a financial analysis of proposed captive reinsurance options, comprising:

- (a) connecting at least one terminal into a network with a server computer;
- (b) running a software module on the server computer to perform a financial analysis of proposed captive reinsurance options based upon inputs received at the terminal from a user, including reinsurance structure, type of reinsurance, net premium cede, new insurance written and portfolio loan-to-value mix; and
- (c) displaying results of the financial analysis to the user.

17. (original) The method of claim 16, further including:

- (d) displaying at the terminal a list of assumptions upon which the financial analysis is based, including claims rate, prepayment speed, and pre-tax investment rate.

18. (currently amended) The method ~~of claim system~~ of claim 17, further including:

- (e) receiving at the terminal adjustments to the claims rate, prepayment speed, and pre-tax investment rate, and performing a financial analysis based upon the adjusted values,

19. (original) The method of claim 18, wherein in step (e) the claims rate, prepayment speed, and pre-tax investment rate are adjusted by inputting a multiplier for each of the claims rate, prepayment speed, and pre-tax investment rate.

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20. (original) The method of claim 19, wherein each multiplier is inputted as a percentage, which may be over or under 100 percent.